CASH GUY
CONSULTING

The Complete *Funding Guide*

A practical guide to strengthening your funding profile, reviewing your options, and preparing your file.

How to Use *This Checklist*

1 **Optimize your personal credit**
Work through the Prime personal credit checklist.

2 **Set up your business formation the right way**
Work through the Optimal business formation checklist.

3 **Review your funding options and prepare to apply**
Check off the funding products you may qualify for, pull your FICO report, and complete the application.

GET MY $1 CREDIT REPORT

START PRE-QUALIFICATION

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THE COMPLETE FUNDING GUIDE

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The checklist is educational and supports pre-qualification only. Meeting listed criteria does not guarantee approval, terms, funding amount, or timing.

GET MY $1 CREDIT REPORT

START PRE-QUALIFICATION

FUNDING READINESS CHECKLIST

The Prime Personal *Credit Profile*

Use this checklist to see whether your personal credit profile aligns with common targets for stronger business-funding applications.

Check every box you currently meet. Any unchecked item shows where to focus before you apply.

- [ ] **Credit score of 700+**
  Across your current credit profile.
- [ ] **Personal information is correct**
  Your name and addresses are accurate.
- [ ] **Credit report is clean**
  No extra addresses or employers appear.
- [ ] **Card utilization is under 30%**
  On every personal credit card.
- [ ] **At least 4 personal accounts**
  Four or more personal credit accounts are open.
- [ ] **Average credit age is 2+ years**
  Measured across all reported accounts.
- [ ] **No late payments**
  Your payment history is current.
- [ ] **No negative items**
  No bankruptcies, collections, or charge-offs.
- [ ] **One card has a $10K+ limit**
  At least one personal credit card meets this threshold.
- [ ] **Maximum 2 inquiries per bureau**
  Keep recent hard inquiries limited.

This checklist is an educational readiness guide. Meeting these targets does not guarantee approval, funding amount, rate, or terms; lender criteria vary.

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FUNDING READINESS CHECKLIST

The Optimal Business *Formation Profile*

Build a business profile that is organized, credible, and prepared for a stronger funding conversation.

Check each box before you pursue business funding. Your legal setup, public-facing identity, and borrowing history should all tell the same clear story.

Formation & registration

- [ ] Your LLC is more than one month old.
- [ ] A new LLC is formed in your home state.
- [ ] An existing out-of-state LLC is registered as a foreign entity where required.
- [ ] Your LLC name avoids words tied to high-risk industries.
- [ ] Your LLC name is generic and professional.
- [ ] Use correct low risk NAICS codes that accurately reflect your business activities.

Business identity

- [ ] You use a professional business email tied to your company.
- [ ] Your business website is live and represents the company accurately.

Business credit setup

- [ ] Your business has a D-U-N-S Number.
- [ ] Your Premium Nav account is active.

Borrowing history

- [ ] Your business has no negative borrowing history.

Important: This checklist is a funding-readiness guide, not a guarantee of approval. Lender criteria, documentation, and program requirements vary.

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Capital for *how you operate*

Compare working-capital, term, credit-line, and equipment options. Check each item that describes your current profile.

1 Revenue Based Financing

- [ ] 450+ FICO
- [ ] 3+ months in business
- [ ] $3K+ in monthly deposits
- [ ] No more than 10 NSFs or negative days in 3 months
- [ ] $2K-$5M funding range
- [ ] 3-12 month terms
- [ ] Same-day approval may be available

2 Term Loan

- [ ] 1+ year in business
- [ ] $100K+ in annual revenue
- [ ] 625+ FICO
- [ ] $25K-$500K funding range
- [ ] 12-48 month terms
- [ ] Monthly payments

3 Business Line of Credit

- [ ] 600+ FICO
- [ ] $10K+ in monthly deposits
- [ ] $1,500+ average daily balance
- [ ] Up to $750K
- [ ] Monthly interest-only payments

4 Equipment Financing

- [ ] 620+ FICO
- [ ] 700+ FICO for startups
- [ ] $10K-$1M+ funding range
- [ ] 24-84 month terms
- [ ] Fixed monthly payments

Pre-qualification guide: These checkpoints do not guarantee approval. Final funding amounts, rates, timing, terms, and documentation requirements depend on lender review.

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START PRE-QUALIFICATION

Restructure or *start strong*

Review consolidation options for existing advances, or startup funding that may not require operating history.

5 Reverse Consolidation

- [ ] 6+ months in business
- [ ] $15K+ in monthly deposits
- [ ] 500+ FICO
- [ ] $10K-$500K funding range

6 Consolidation

- [ ] 6+ months in business
- [ ] $15K+ in monthly deposits
- [ ] 500+ FICO
- [ ] Combines 2+ advances
- [ ] $20K-$1M funding range

7 0% Startup Funding

- [ ] 680+ FICO
- [ ] No time-in-business requirement
- [ ] No revenue requirement
- [ ] No bank-statement requirement
- [ ] Up to $150K
- [ ] 0% introductory financing for up to 24 months

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START PRE-QUALIFICATION

Acquire, renovate, *or hold*

Compare short-term project capital with long-term rental financing. Check each item that fits the property and borrower.

1 Fix & Flip

- [ ] Up to 100% of purchase price on qualified deals
- [ ] Up to 75% of after-repair value
- [ ] Closings may be completed in 3-10 days

2 Rental (DSCR)

- [ ] 620+ FICO
- [ ] Up to 85% loan-to-value
- [ ] 30- or 40-year fixed options
- [ ] ARM and interest-only options
- [ ] Rates may start at 5.875%

3 Bridge Loans

- [ ] Up to 80% LTV on purchase
- [ ] Up to 90% loan-to-cost
- [ ] Closings may be as fast as 48 hours
- [ ] Clear exit strategy required

Pre-qualification guide: These checkpoints do not guarantee approval. Final funding amounts, rates, timing, terms, and documentation requirements depend on lender review.

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START PRE-QUALIFICATION

Build or *solve complex deals*

Construction, commercial, and specialty programs are reviewed around the project, collateral, experience, and exit plan.

4 Ground-Up Construction

- [ ] Up to 95% loan-to-cost
- [ ] Experience is typically required
- [ ] Funds released through inspected draws

5 Commercial Real Estate

- [ ] 650+ FICO
- [ ] Up to 90% loan-to-cost
- [ ] SBA option: up to 85% LTV for owner-occupied property
- [ ] 680+ FICO for the SBA option

6 Specialty & Distressed

- [ ] Asset-based review
- [ ] Entitled or vacant land
- [ ] Note purchases and bankruptcy exits
- [ ] Sale-leasebacks
- [ ] Contact us to discuss your deal

Pre-qualification guide: These checkpoints do not guarantee approval. Final funding amounts, rates, timing, terms, and documentation requirements depend on lender review.

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START PRE-QUALIFICATION

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Your 3-Step *Funding Flow*

Use the checklist to compare your options, prepare your credit profile, and move forward with the funding products you may qualify for.

1

Check off what you may qualify for

Work through the business and real estate checklists inside. Mark every product that appears to fit your current profile and goals.

2

Pull your full FICO report and complete the application

Use the MyScoreIQ $1 seven-day trial to access your current report, then complete the Cash Guy Consulting application for review.

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MyScoreIQ $1-trial credit report · Cash Guy Consulting application

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> **ScoreIQ Pro Tip:** We highly recommend keeping your credit monitoring account active to monitor and protect your credit scores through additional funding rounds. This is especially important for 0% business credit-card rounds and can help you track personal inquiries that may need to be cleared.

3

Receive the funds and scale

If approved, put the capital to work in your business. Pay it back early when your program offers early-payoff incentives, then come back when you need the next round. Funding timing varies; eligible files may fund as fast as the selected program allows.

START PRE-QUALIFICATION

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Questions about your next step?

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Plain-language terms for this guide and for working with Cash Guy Consulting. Effective October 2026.

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Your credit information stays in your control

You obtain and review your own credit report. Cash Guy Consulting works from the high-level findings you choose to share, and no credit-related action is taken on your behalf without your review and authorization. Never send your Social Security number, bank logins, card numbers, or tax documents through this guide, by email, or by text.

Privacy summary

What we collect: when you complete the application or contact us, we collect the contact and business information you provide, such as your name, email, phone number, business details, and funding goals. Cash Guy Consulting never asks for your Social Security number, ITIN or other tax IDs, bank logins, card numbers, tax returns, or bank statements through this guide or the application; when a provider requires sensitive documents, they are submitted only inside that provider's secure portal. How we use it: to review your file, communicate with you, prepare your funding options, and coordinate with providers you authorize, with an operational record of our work together. Text messages: if you opt in, message frequency varies, reply STOP to end or HELP for help, and message and data rates may apply. Your mobile information is never sold or shared with third parties for their own marketing.

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